Case 16-19498-KCF Doc 17 Filed 12/21/16 Entered 12/22/16 14:10:55 Desc Main

Document Page 1 of 3

UNITED STATES BANKRUPTCY COURT District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo Cn 4853 Trenton, NJ 08650

(609) 587-6888

In re:

Francisco Castro, Jr.

Debtor(s)

Consider Application of New Johnson

Order Filed on December 21, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-19498 / KCF

Hearing Date: 12/14/2016

Judge: Kathryn C. Ferguson

Chapter: 13

## **ORDER CONFIRMING CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: December 21, 2016

Honorable Kathryn C. Ferguson United States Bankruptcy Judge Case 16-19498-KCF Doc 17 Filed 12/21/16 Entered 12/22/16 14:10:55 Desc Main Document Page 2 of 3

The plan of the debtor having been proposed to creditors, and a hearing having been held on the

confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have

been complied with; and for good cause shown, it is

**ORDERED** that the plan of the above named debtor, dated 05/16/2016, or the last amended plan of

the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance

with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60

months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following

schedule, which payments shall include commission and expenses of the Standing Trustee in accordance

with 28 U.S.C. § 586:

\$400.00 for 60 months beginning 06/01/2016

**ORDERED** that the case is confirmed to pay 100% dividend to general unsecured creditors.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended

Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed.

R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b)

Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13

plan by the Standing Trustee.

Case 16-19498-KCF Doc 17 Filed 12/21/16 Entered 12/22/16 14:10:55 Desc Main Document Page 3 of 3

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is <u>not authorized</u> to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

**ORDERED** that the debtor(s) must obtain a loan modification by June 30, 2017 or as extended by Loss Mitigation Order.

• Creditor Ditech Financial, PACER claim #4-1, will be paid through the Chapter 13 Plan until an Amended Proof of Claim is filed.